

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

In re Eugenio Gamboa Ramirez & Dominga Ramirez
DebtorCase No. _____
(If known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Primary Residence 3 Bed 2 Bath 1,137 Sqft. Single Family Home 626 Serenade Court San Jose, CA 95111	JTWROS	J	270,000.00	510,999.23
		Total ►	270,000.00	

(Report also on Summary of Schedules.)

In re Eugenio Gamboa Ramirez & Dominga Ramirez
DebtorCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	Bank of America Checking - 5968 Bank of America Seven Trees Center Branch PO Box 37176 San Francisco, CA 94137-0176	H	0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Savings - 2211 Bank of America Seven Trees Center Branch PO Box 37176 San Francisco, CA 94137-0176	H	0.00
		Mission City Federal Credit Union Savings - 8800 Mission City Federal Credit Union 1391 Franklin Street Santa Clara, CA 95050	H	3,045.00
		Mission City Federal Credit Union Checking - 3767 Mission City Federal Credit Union 1391 Franklin Street Santa Clara, CA 95050	H	1,046.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	2 laptops, 1 computer, 4 tvs, furnature, videogames, movies In debtor's possession	C	1,500.00
4. Household goods and furnishings, including audio, video, and computer equipment.				

In re Eugenio Gamboa Ramirez & Dominga Ramirez
DebtorCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		canvas, art projects In debtor's possession	C	300.00
6. Wearing apparel.		Clothing In debtor's possession	C	200.00
7. Furs and jewelry.		rings,chains,watches,necklaces In debtors possession	C	200.00
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X	Texas Life Ins. Co. Texas Life Ins., Co. 900 Washington Ave. PO Box 830 Waco, TX 76703-0830	W	55.70
		AIG Life Insurance Policy-Debtor In Debtor's Possession	H	0.00
		AIG Life Insurance Policy-Dominga In Debtor's Possession	W	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X	Santa Clara University 401A Defined Contribution Plan TIAA CREF 730 Third Avenue New Your, NY 10017-3206	H	105,819.44
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				

In re Eugenio Gamboa Ramirez & Dominga Ramirez
DebtorCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		04 Kia Sedona VIN KNDUP131X46587494 In debtor's possession	C	5,345.00
		Brother's car in debtor's possession In debtor's possession	C	5,000.00
26. Boats, motors, and accessories.	X			

**In re Eugenio Gamboa Ramirez & Dominga Ramirez
Debtor**

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Eugenio Gamboa Ramirez & Dominga Ramirez

Case No. _____

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3) Check if debtor claims a homestead exemption that exceeds \$146,450*.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2 laptops, 1 computer, 4 tvs, furniture, videogames, movies	C.C.P. 703.140(b)(3)	1,500.00	1,500.00
canvas, art projects	C.C.P. 703.140(b)(5)	300.00	300.00
Clothing	C.C.P. 703.140(b)(3)	200.00	200.00
rings,chains,watches,necklaces	C.C.P. 703.140(b)(4)	200.00	200.00
04 Kia Sedona VIN KNDUP131X46587494	C.C.P. 703.140(b)(2) C.C.P. 703.140(b)(5)	3,525.00 1,820.00	5,345.00
9 Hens	C.C.P. 703.140(b)(5)	230.00	230.00
Mission City Federal Credit Union Savings - 8800	C.C.P. 703.140(b)(5)	3,045.00	3,045.00
Mission City Federal Credit Union Checking - 3767	C.C.P. 703.140(b)(5)	1,046.00	1,046.00
Santa Clara University 401A Defined Contribution Plan	11 USC §522(b)(3)(c)	105,819.44	105,819.44
Texas Life Ins. Co.	C.C.P. 703.140(b)(8)	55.70	55.70
AIG Life Insurance Policy-Debtor	C.C.P. 703.140(b)(7)	0.00	0.00
AIG Life Insurance Policy-Dominga	C.C.P. 703.140(b)(7)	0.00	0.00
Brother's car in debtor's possession	C.C.P. 703.140(b)(5)	5,000.00	5,000.00
	Total exemptions claimed:	122,741.14	

*Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Eugenio Gamboa Ramirez & Dominga Ramirez,
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 136020124	J		Incurred: 11/2005 Lien: Deed of Trust Security: 626 Serenade Court, San Jose, CA 95111				444,654.42	174,654.42
BAC Home Loans Servicing, L.P. P.O. Box 5170 Simi Valley, CA 93065			VALUE \$ 270,000.00					
ACCOUNT NO. 9501061627	J		Collecting for Vericrest Financial				Notice Only	Notice Only
Diversified Adjustment Services INC 600 Coon Rapids Blvd Coon Rapids, MN 55433			VALUE \$ 0.00					
ACCOUNT NO. 9501061627	J		Incurred: 04/2006 Lien: Deed of Trust Security: 626 Serenade Court, San Jose, CA 95111				66,344.81	66,344.81 This amount based upon existence of Superior Liens
Vericrest Financial P.O. Box 24330 Oklahoma City, OK 73124			VALUE \$ 270,000.00					

0 continuation sheets attached

Subtotal ► (Total of this page)	\$ 510,999.23	\$ 240,999.23
Total ► (Use only on last page)	\$ 510,999.23	\$ 240,999.23

22:45:01 Page 8 of 25

In re Eugenio Gamboa Ramirez & Dominga Ramirez
DebtorCase No. _____
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In re Eugenio Gamboa Ramirez & Dominga Ramirez
Debtor

Case No. _____
(if known)

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

**Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

1 continuation sheets attached

In re Eugenio Gamboa Ramirez & Dominga Ramirez,
DebtorCase No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet) Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above..)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. ***-**-7066									
Franchise Tax Board Bankruptcy Unit P.O. Box 2952 Sacramento, CA 95812-2952	J		Incurred: 2010 Tax Year Consideration: Income Tax Debt				6,750.00	6,750.00	0.00
ACCOUNT NO. ***-**-7066									
Internal Revenue Service Insolvency Group 2 880 Front Street San Diego, CA 92101-8869	J		Incurred: 2010 Tax Year				10,016.00	10,016.00	0.00
ACCOUNT NO.									
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114							Notice Only	Notice Only	Notice Only
ACCOUNT NO.									
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims				Subtotal (Totals of this page)	\$ 16,766.00	\$	\$		
Total (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules				►	\$ 16,766.00				
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				►	\$	\$ 16,766.00	\$ 0.00		

In re Eugenio Gamboa Ramirez & Dominga Ramirez
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. American Arbitration Association 1633 Broadway, 10th. Floor New York, NY 10019					Notice Only
ACCOUNT NO. 110-CV-173382 Brian N. Winn Winn Law Group, APC 110 East Wilshire Ave., Suite 212 Fullerton, CA 92832	W	Incurred: 01/20/2011 Consideration: Court Ordered Sanctions			240.00
ACCOUNT NO. Calvary Porfolio Services LLC Cavalry Portfolio Services Attn: Customer Care 500 Summit Lake Drive Valhalla, NY 10595	J	Consideration: Credit Card Debt (Unsecured) Collecting for HSBC Bank			Notice Only
ACCOUNT NO. 4862-3624-8185-4720 Capital One P.O.Box 60599 City of Industry, CA 91716	H	Incurred: various Consideration: Credit cards			1,500.00
			Subtotal ➤		\$ 1,740.00
			Total ➤		\$

6 continuation sheets attached

(Use only on last page of the completed Schedule F.)

Case: 11-55290 Doc# 6 Filed: 05/31/11 Entered: 05/31/11 22:45:01 Page 12 of 25
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

In re Eugenio Gamboa Ramirez & Dominga Ramirez,
DebtorCase No. _____
(If known)SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCOUNT NO.						
CCB Credit Services 5300 South 6th Street Springfield, IL 62703-5184	W		Incurred: various Consideration: Credit Card Debt (Unsecured) Collections for HSBC Bank			Notice Only
ACCOUNT NO. 4185 8672 0162 3965	H		Incurred: various Consideration: Credit Card Debt (Unsecured)			9,230.49
Chase Bank P.O. Box 94014 Palatine, IL 60094	J		Incurred: various Consideration: Credit Card Debt (Unsecured)			93,664.55
ACCOUNT NO.						
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Suite 100 Woodbury, MN 55125						Notice Only
ACCOUNT NO. 619462280						
Direct Loans P.O.Box 5609 Greenville, TX 75403	W		Incurred: 09/2004 Consideration: Student loan			4,800.00
Sheet no. <u>1</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal ►		\$ 107,695.04
				Total ►		\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Eugenio Gamboa Ramirez & Dominga Ramirez,
DebtorCase No. _____
(If known)SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCOUNT NO.						
Equable Ascent Financial LLC 1120 W. Lake Cook Rd., Suite B Buffalo Grove, IL 60089	C		Incurred: various Consideration: Credit Card Debt (Unsecured) Collections for Chase Bank			Notice Only
ACCOUNT NO.						
Equifax Credit Information Services, Inc P.O. Box 740241 Atlanta, GA 30374						Notice Only
ACCOUNT NO.						
Experian P.O. Box 2002 Allen, TX 75013						Notice Only
ACCOUNT NO. 324-096-192						
Express P.O.Box669728 San Antonio, TX 78266	W		Incurred: various Consideration: Credit Card Debt (Unsecured)			600.00
ACCOUNT NO.						
Global Credit & Collection, Corp. 300 International Drive PMB #10015 Williamsville, NY 14221	H		Incurred: various Consideration: Credit Card Debt (Unsecured) Collections for Chase Bank			Notice Only
Sheet no. <u>2</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal ►	\$ 600.00	
				Total ►	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Eugenio Gamboa Ramirez & Dominga Ramirez,
DebtorCase No. _____
(If known)SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCOUNT NO. 5544045501635****			Incurred: various Consideration: Credit Card Debt (Unsecured)			
HSBC Bank 5300 S 6th Street Springfield, IL 62703	J					3,675.97
ACCOUNT NO.			Incurred: various Consideration: Credit Card Debt (Unsecured) Collections for Chase Bank			Notice Only
I C System, Inc. 444 Highway 96 East PO Box 64887 St. Paul, MN 55164-0887	H					
ACCOUNT NO.						
JAMS 1920 Main Street, Suite 300 Irvine, CA 92614						Notice Only
ACCOUNT NO. 6978-0050-1057-1432			Incurred: various Consideration: Credit Card Debt (Unsecured)			
Lane Bryant P.O.Box 659728 San Antonio, TX 78265	W					400.00
ACCOUNT NO. 45052688659-20			Incurred: various Consideration: Credit Card Debt (Unsecured)			
Macy's 9111 Duke Boulevard Mason, OH 45040	W					700.00
Sheet no. <u>3</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal ►		\$ 4,775.97
				Total ►		\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Eugenio Gamboa Ramirez & Dominga Ramirez,
DebtorCase No. _____
(If known)SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCOUNT NO.						
Morgan & Associates 2601 N.W. Expressway, Suite 205 East Oklahoma City, OK 73112-0739	W		Incurred: various Consideration: Credit Card Debt (Unsecured) Collections for Wells Fargo			Notice Only
ACCOUNT NO.						
National Arbitration Forum P.O. Box 50191 Minneapolis, MN 55405-0191						Notice Only
ACCOUNT NO.						
NCO Financial P.O. Box 4903 Trenton, NJ 08650						Notice Only
ACCOUNT NO.						
NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044						Notice Only
ACCOUNT NO.						
Patenaude & Felix, A.P.C. 4545 Murphy Canyon Rd., 3rd Floor San Diego, CA 92123	H		Incurred: various Consideration: Credit Card Debt (Unsecured) Collections for Equable Ascent Financial			Notice Only
Sheet no. <u>4</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal ►	\$ 0.00	
				Total ►	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Eugenio Gamboa Ramirez & Dominga Ramirez,
DebtorCase No. _____
(If known)SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCOUNT NO.						
Recovery Management Systems Corporation 25 S.E. Avenue, Suite 1120 Miami, FL 33131						Notice Only
ACCOUNT NO. 4185864220523979	C		Consideration: Credit Card Debt (Unsecured) Collecting for Chase Bank			Notice Only
Regent and Associates 2650 Fountain View Dr. Suite 233 Houston, TX 77057						
ACCOUNT NO.	C		Consideration: Medical Services			1,300.00
Steven D. Crane, D.D.S. 2025 Forest Ave., Ste. 5 San Jose, CA 95128						
ACCOUNT NO.						Notice Only
TeleCheck Services, Inc. 5251 Westheimer Houston, TX 77056						
ACCOUNT NO.						Notice Only
TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19022-2000						

Sheet no. 5 of 6 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ➤ \$ 1,300.00
Total ➤ \$(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Eugenio Gamboa Ramirez & Dominga Ramirez,
DebtorCase No. _____
(If known)SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCOUNT NO.						
United Collections Bureau, Inc. 5620 Southwyck Blvd. 203 Toledo, OH 43614	W		Incurred: various Consideration: Credit Card Debt (Unsecured) Collections for Macy's			Notice Only
ACCOUNT NO.						
United Recovery Systems, L.P. 5800 North Course Drive Houston, TX 77072	H		Incurred: various Consideration: Credit Card Debt (Unsecured) Collections for Capital One Bank			Notice Only
ACCOUNT NO. 077016944400001			Consideration: Cell Phone Service			
Verizon Wireless 5175 Emerald Pkwy. Dublin, OH 43017	W					1,179.40
ACCOUNT NO.						
Winn Law Group The Chapman Building 110 E. Wilshire Ave. Suite 212 Fullerton, CA 92832-1109	C		Incurred: various Consideration: Credit Card Debt (Unsecured) Collecting for HSBC Bank			Notice Only
ACCOUNT NO.						
Sheet no. <u>6</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal ➤		\$ 1,179.40
				Total ➤		\$ 117,290.41

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Eugenio Gamboa Ramirez & Dominga Ramirez
Debtors

Case No. _____

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re Eugenio Gamboa Ramirez & Dominga Ramirez
DebtorCase No. _____
(if known) _____**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re Eugenio Gamboa Ramirez & Dominga Ramirez

Case

(if known)

Debtor

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): son, daughter, mom	AGE(S): 20, 21, 67
Employment:	DEBTOR	SPOUSE
Occupation	School Secretary	Recycler Specialist
Name of Employer	Luther Burbank School	Santa Clara University
How long employed	14 yrs, 6 mos	22 yrs, 4 mos
Address of Employer	4 Wabash Ave. San Jose, CA 95128	SantaClara, CA 95053

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ 4,963.72	\$ 4,661.80
2. Estimated monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 4,963.72	\$ 4,661.80
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 702.50	\$ 583.02
b. Insurance	\$ 33.70	\$ 490.59
c. Union Dues	\$ 27.77	\$ 0.00
d. Other (Specify: <u>(D)PERS</u>)	\$ 328.37	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,092.34	\$ 1,073.61
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,871.38	\$ 3,588.19
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or other government assistance (Specify) <u>(S)SSI</u>	\$ 0.00	\$ 639.66
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify)	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 639.66
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)	\$ 3,871.38	\$ 4,227.85
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)		\$ 8,099.23

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

In re Eugenio Gamboa Ramirez & Dominga Ramirez
DebtorCase No. _____
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>3,400.00</u>
a. Are real estate taxes included? Yes <u>✓</u> No _____	
b. Is property insurance included? Yes _____ No <u>✓</u>	
2. Utilities: a. Electricity and heating fuel	\$ <u>220.00</u>
b. Water and sewer	\$ <u>100.00</u>
c. Telephone	\$ <u>30.00</u>
d. Other <u>Garbage, Cell Phone, cable, internet</u>	\$ <u>311.50</u>
3. Home maintenance (repairs and upkeep)	\$ <u>200.00</u>
4. Food	\$ <u>1,200.00</u>
5. Clothing	\$ <u>50.00</u>
6. Laundry and dry cleaning	\$ <u>40.00</u>
7. Medical and dental expenses	\$ <u>200.00</u>
8. Transportation (not including car payments)	\$ <u>800.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>300.00</u>
10. Charitable contributions	\$ <u>25.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>70.00</u>
b. Life	\$ <u>164.00</u>
c. Health	\$ <u>200.00</u>
d. Auto	\$ <u>119.00</u>
e. Other _____	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other _____	\$ <u>0.00</u>
c. Other _____	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>100.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other <u>Disabled Son's Needs</u>	\$ <u>200.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)	\$ <u>7,729.50</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u>None</u>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I (Includes spouse income of \$4,227.85. See Schedule I)	\$ <u>8,099.23</u>
b. Average monthly expenses from Line 18 above	\$ <u>7,729.50</u>
c. Monthly net income (a. minus b.) (Net includes Debtor/Spouse combined Amounts)	\$ <u>369.73</u>

United States Bankruptcy Court
Northern District of California

In re Eugenio Gamboa Ramirez & Dominga Ramirez
Debtor

Case No. _____
Chapter 13 _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 270,000.00		
B - Personal Property	YES	4	\$ 122,741.14		
C - Property Claimed as exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 510,999.23	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 16,766.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 117,290.41	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 8,099.23
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 7,729.50
TOTAL		21	\$ 392,741.14	\$ 645,055.64	

United States Bankruptcy Court

Northern District of California

In re Eugenio Gamboa Ramirez & Dominga Ramirez
Debtor

Case No. _____

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 16,766.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 16,766.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 8,099.23
Average Expenses (from Schedule J, Line 18)	\$ 7,729.50
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 10,373.23

State the Following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 240,999.23
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 16,766.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 117,290.41
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 358,289.64

Eugenio Gamboa Ramirez & Dominga Ramirez

In re _____
DebtorCase No. _____
(If known)**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 05/31/2011Signature: /s/ Eugenio Ramirez-Gamboa
DebtorDate 05/31/2011Signature: /s/ Dominga Ramirez
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition PreparerSocial Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.